



## Accidental Death and Dismemberment (AD&D)

Additional Life Insurance is optional coverage you may select through your *employer*.

### Employer Plan Effective Date

Your *employer* will provide Basic Life coverage from The Standard on January 1, 2007. If you qualify for Additional Life coverage, you may also apply for AD&D coverage to supplement your Basic Life amount.

### Eligibility

To be eligible for this AD&D plan:

- You must be an active employee of Shelby County, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees, nurses or independent contractors
- You must be regularly working at least 20 hours each week
- You must have been insured or applied for AD&D Insurance on or before the Group Policy Effective Date.

### Employee Coverage Amount

You may elect Accidental Death and Dismemberment coverage in these amounts: \$10,000; \$25,000; \$50,000; \$100,000; \$150,000. The minimum amount you can elect is \$10,000.

### Employee Rates for AD&D

If you elect Additional Life insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

AD&D - Monthly				
Member Amount	Member Premium per month over 12 months	Family Premium per month over 12 months	Head Start member Premium per month over 10 months	Head Start Family Premium per month over 10 months
\$10,000	\$0.30	\$0.50	\$0.36	\$0.60
\$25,000	\$0.75	\$1.25	\$0.90	\$1.50
\$50,000	\$1.50	\$2.50	\$1.80	\$3.00
\$100,000	\$3.00	\$5.00	\$3.60	\$6.00
\$150,000	\$4.50	\$7.50	\$5.40	\$9.00

\* Coverage amounts for ages 65 and over reduce due to Age Reduction.

Member rate = 0.03/\$1000

Family rate = 0.05/\$1000

### Age Reductions

Under this plan, coverage reduces by 35 percent at age 65, 50 percent at age 70. If you are age 65 or over, ask your Shelby County Employee Benefits Office for the amount of coverage available.

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.